

The Bankruptcy Clinic holds a one- hour class once a month. The dates, times and locations for 2012 are listed on the back of this brochure. The class will give you information about consumer and bankruptcy law. You will learn what bankruptcy can and cannot do, your rights in dealing with creditors and collection agencies, what it means to be "judgment-proof," and what you might be able to do instead of filing for bankruptcy. After the class, volunteer lawyers meet with clients who have previously made appointments through Legal Aid.

All of the lawyers and judges involved with the Bankruptcy Clinic are volunteering their time, and therefore offer their services at no charge to clients.

### **Who Can Get Help at the Bankruptcy Clinic?**

Anyone who is thinking about filing a Chapter 7 bankruptcy or who would like more information about bankruptcy can come to the class. You do not need to make an appointment to come to the class. However, only people living in Multnomah, Washington, Clackamas, Yamhill, Columbia, Hood River and Wasco County, who have low incomes and limited assets, can meet with one of the lawyers. If you are scheduled for an appointment, the lawyer will review your case and tell you if filing for Chapter 7 bankruptcy would help you. If bankruptcy is appropriate for you, the

volunteer lawyer may be able to represent you.

### **What Kind of Cases Does the Bankruptcy Clinic Handle?**

The Bankruptcy Clinic is for people who are interested in filing Chapter 7 bankruptcy cases. Usually, a Chapter 7 bankruptcy discharges your debts, in exchange for you giving up property that is not exempt. Some debts, like child support, cannot be discharged. Most debtors have little, if any, non-exempt property. A discharge will not eliminate a creditor's security interest in property. Thus, medical bills and most credit card bills will be discharged, but most car loans and home mortgages must be paid if you want to keep the car or house.

### **How Much Does It Cost?**

There is no charge for the class or the volunteer attorney's time. However you may be charged for out-of-pocket costs, such as copying costs, long distance telephone charges and similar expenses. **If you file for bankruptcy, you will have to pay the court fees.** The filing fee for a Chapter 7 bankruptcy is \$306, which can be paid in installments. Fee waivers may also be available for some clients.

### **How Can I Get an Appointment?**

There are a limited number of appointments for each clinic. If you are low-income and live in Multnomah, Washington, Clackamas, Yamhill, Columbia County, Hood River and Wasco Counties you can call Legal Aid to schedule an appointment. Call your local office (listed below) to obtain an informational packet about the Bankruptcy Clinic. It will contain information about the recent changes to the bankruptcy laws and information about how to be scheduled for an appointment.

**Clients in Multnomah County should call the Multnomah County Office at (503) 224-4086 or (888) 610-8764.**

**Clients in Washington, Yamhill and Columbia County should call the Hillsboro Regional Office at (503) 648-7163 or (888) 245-4091.**

**Clients in Clackamas, Hood River and Wasco County should call the Oregon City Regional Office at (503) 655-2518 or (800) 228-6958.**

<b>Legal Aid Services of Oregon</b>
921 SW Washington, Ste. 500 Portland, OR 97205 (503) 224-4086

### **What Should I Do to Get Ready for My Appointment?**

If you are scheduled for an appointment with an attorney, Legal Aid will mail you a questionnaire that you **MUST FILL OUT** and bring to your appointment. You should give complete and honest information about your income, property and debts, so the lawyer can help you.

### **What if I Need Help before the Next Bankruptcy Clinic?**

If you need immediate help, the Bankruptcy Clinic may not be able to assist you. The Debtor-Creditor Section of the Oregon State Bar and Legal Aid are not able to respond to emergencies involving bankruptcy.

Contact Lewis and Clark Legal Clinic at (503) 768-6500. The Clinic is also not available to respond to emergencies.

The Oregon State Bar has taped information about bankruptcy issues available by telephone. Call Tel-Law at (503) 620-3000 or 1-800-452-4776, if you are outside of the Portland area.

If you would like to hire a lawyer, the Oregon State Bar Lawyer Referral Service can refer you to a lawyer in your area. Call (503) 684-3763 or 1-800-452-7636, if you are outside of the Portland area.

### **Bankruptcy Clinic Dates and Locations for 2012**

The Bankruptcy Clinic classes are held on Tuesday evenings, from 6:15 to 7:15

p.m. Appointments follow the classes. There is no child-care available.

### **DOWNTOWN PORTLAND LOCATION:**

First United Methodist Church  
1838 S.W. Jefferson St., Collins Hall  
Portland, OR 97201

### **EAST PORTLAND LOCATION:**

East Portland Community Center  
740 SE 106<sup>th</sup> Ave  
Portland, OR 97216

### **BEAVERTON LOCATION:**

Office of Todd Trierweiler  
12725 SW Millikan Way, 3<sup>rd</sup> floor  
Training Room  
Beaverton, OR 97005

<b><u>Date</u></b>	<b><u>Location</u></b>
January 24	Downtown Portland
February 21	East Portland
March 20	Beaverton
April 17	Downtown Portland
May 15	East Portland
June 19	Beaverton
July 17	Downtown Portland
August 21	East Portland
September 18	Beaverton
October 16	Downtown Portland
November 20	East Portland
December 11	Beaverton

**Debtor-Creditor Section  
of the Oregon State Bar &  
Legal Aid Services of Oregon**

# **BANKRUPTCY**

# **CLINIC 2012**

**If you have not talked to a lawyer,  
and you are planning to file for  
bankruptcy, please**

## **READ THIS FIRST**



### **What is the Bankruptcy Clinic?**

The Bankruptcy Clinic provides free information to people who are thinking about filing for bankruptcy. Low-income people may also be eligible for free legal services. The Debtor-Creditor Section of the Oregon State Bar set up the Bankruptcy Clinic to help people who need information about and representation in U.S. Bankruptcy Court but who can't afford to hire an attorney